

FIG. 2

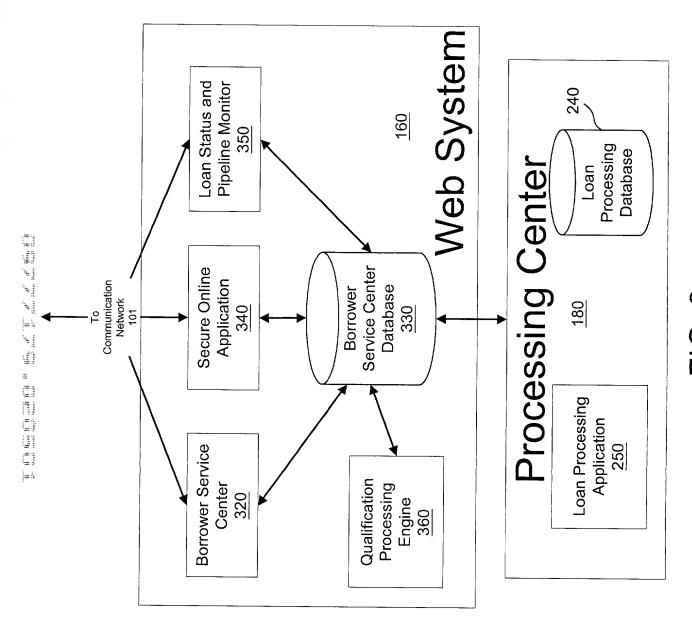
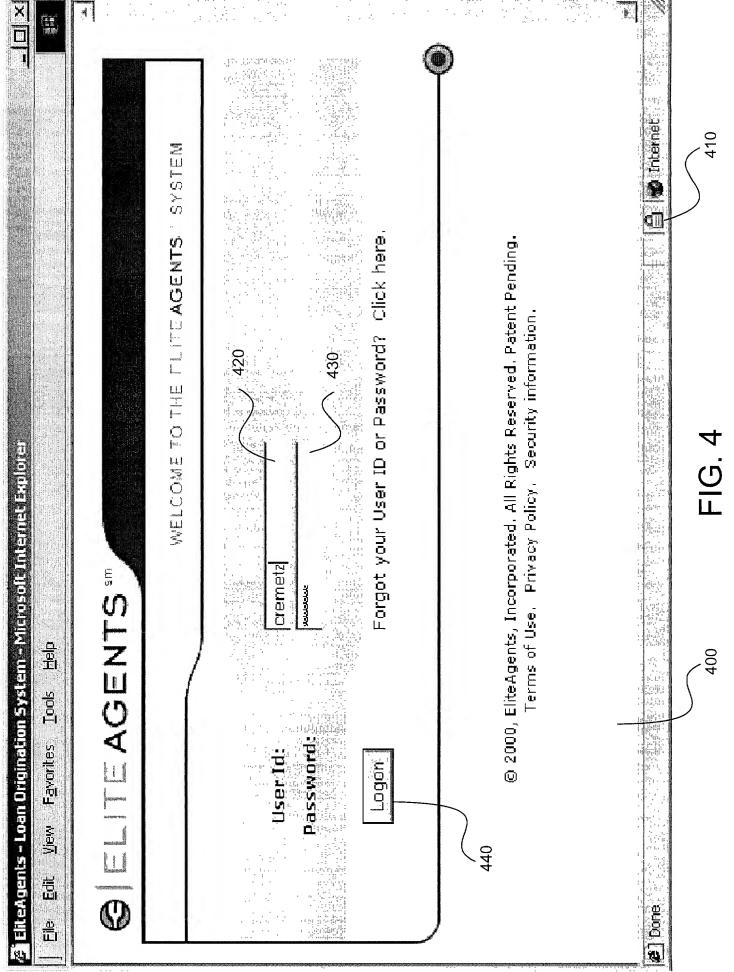


FIG. 3



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FIG. 5

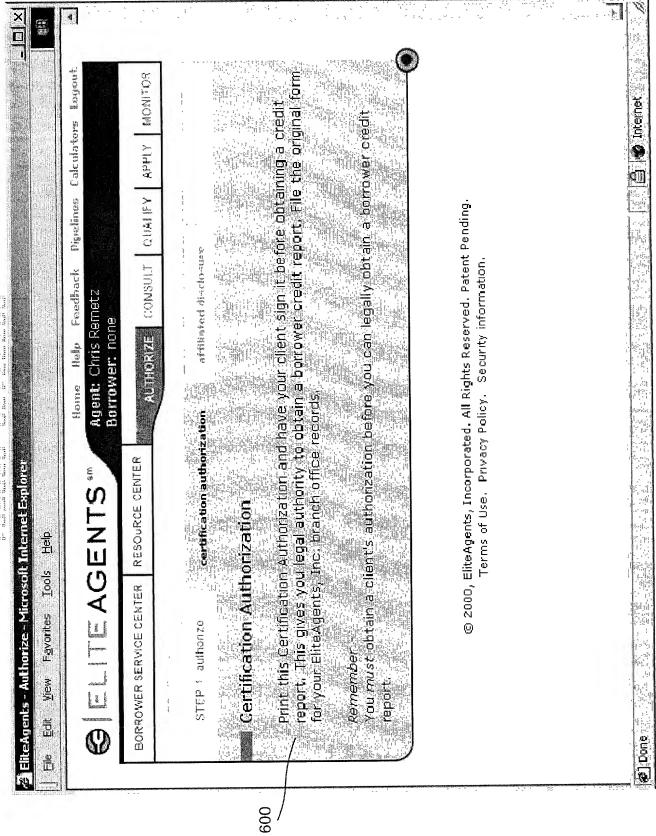


FIG. 6

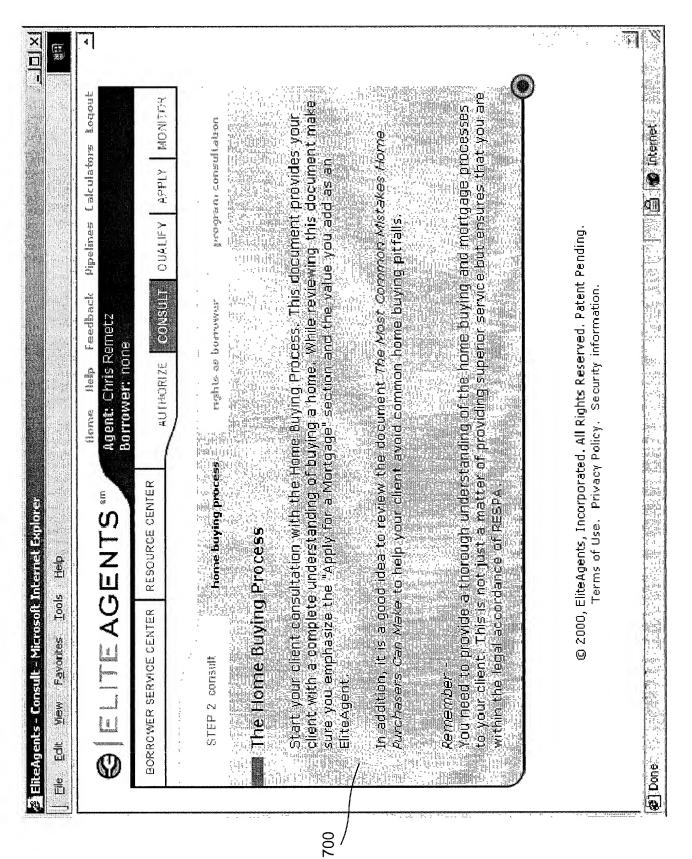


FIG. 7

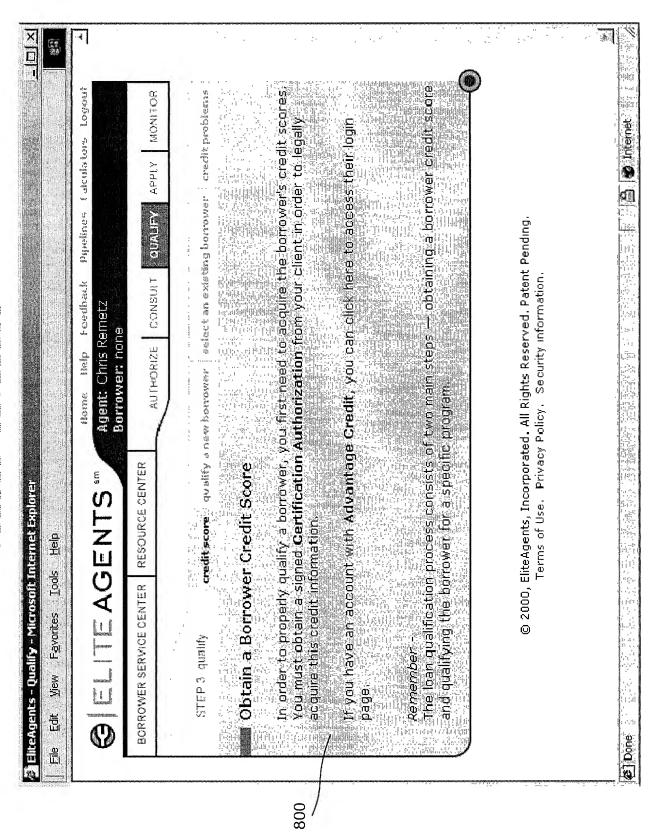


FIG. 8

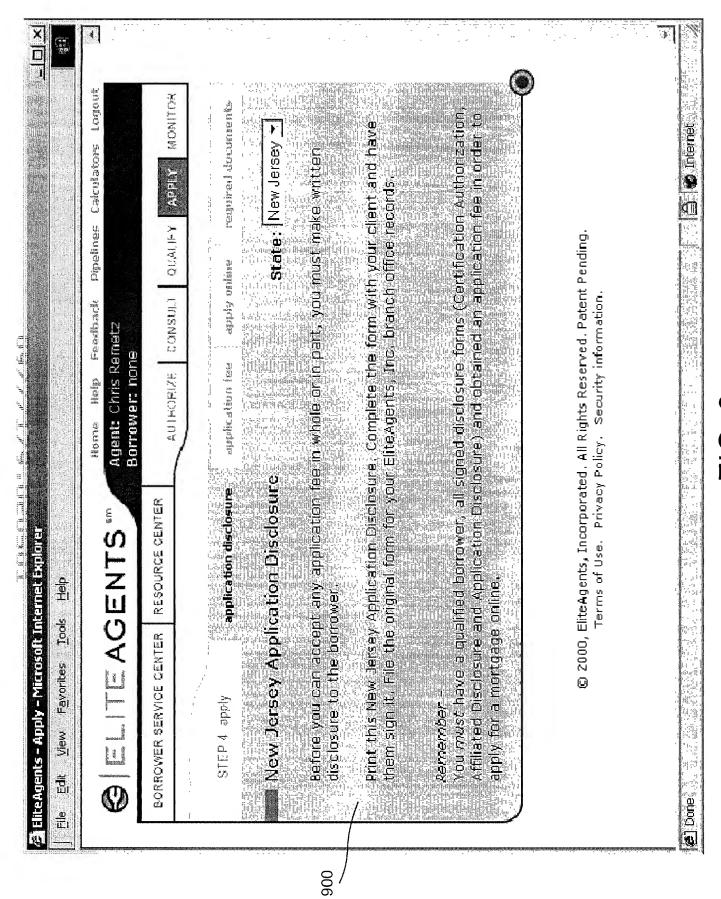


FIG. 9

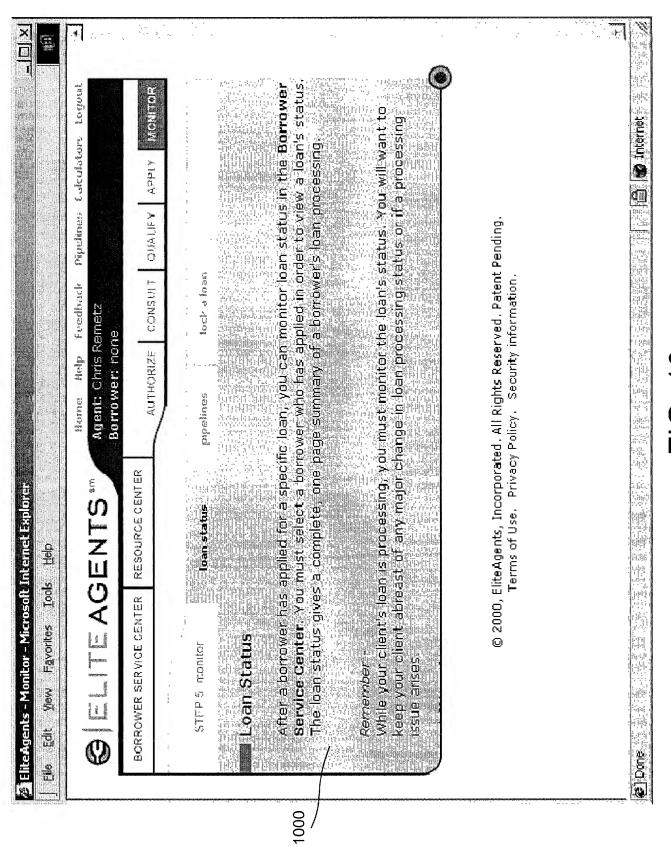


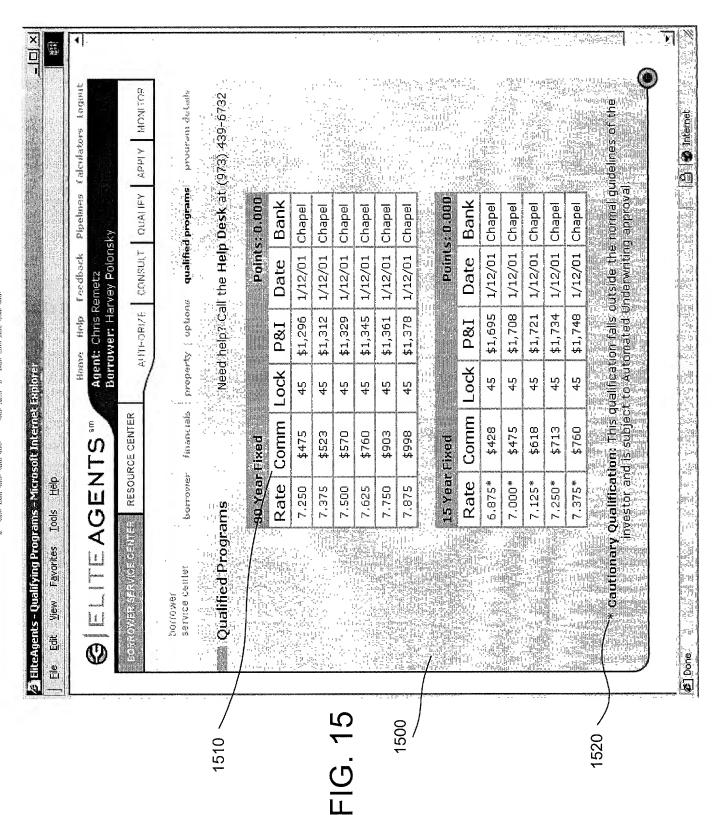
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FIG. 13

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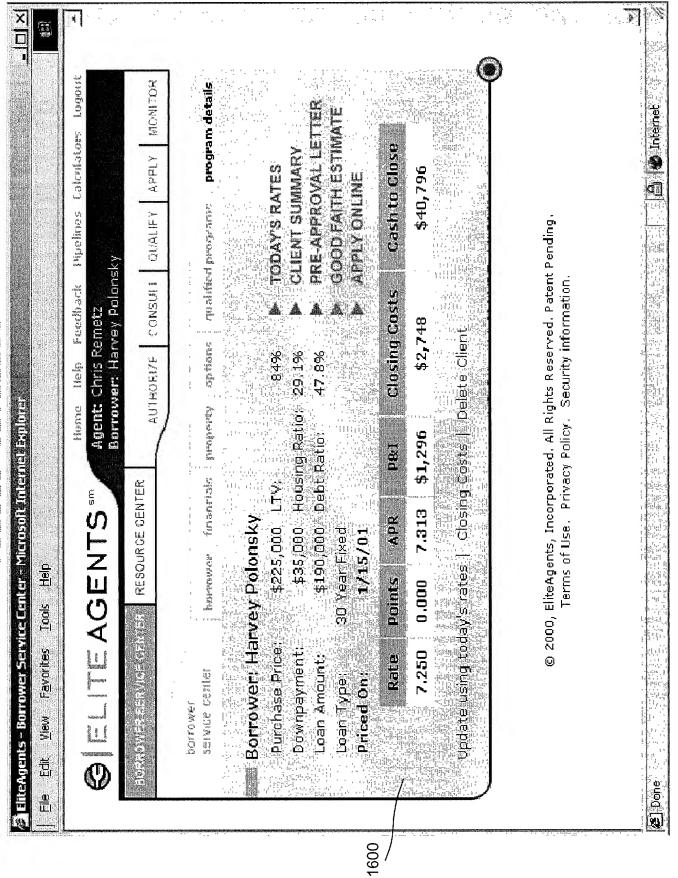


FIG. 16

X D ... The la Internet This pre-approval is based solely on the unventied asset, lability and income information supplied by you and is subject to a satisfactory appraisal report, verification of information provided, sale of your existing home(s) with sufficient finds to close, and final underwriting approval. Substantial changes to your financial or credit file will invalidate this pre-approval. Congratulations, you have been pre-approved for a 30 year fixed rate mortgage of \$190,000 with a downpayment of \$35,000. This pre-approval was done in accordance with the standard mortgage qualification guidelines based on the information received Thank you for choosing EliteAgents, Inc. for your home financing needs. We look forward to offering you world-class service. This is our standard Licensed Correspondent Mortgage Banker, New Jersey Department of Banking and Insurance 🗿 EliteAgents - Pre-Approval Letter - Microsoft Internet Explorer ELITE AGENTS" File Edit View Favorites Iools Help Subject Pre-Approval Letter Attention Harvey Polonsky Tuesday, January 16, 2001 Oak Swamp, NJ 07000 Joseph Marcasiano Elite Agents, Inc. 39 Plymouth Street Farfield, NJ 07004 Elite Agents, Inc Vice President 43 West Elm Dear Harvey: Bldg B1 Regards, æ Done 0 1800 FIG. 18

	TE AGENTS **	9			
	Good Faith Estimate of Mortgage Settlement Charges	e of Morts	gage Settlemer	nt Charges	
	(Not	(Not A Loan Commitment)	mmitment)		
Lender	Elite Agents, Inc		Sales Price:	\$ 225,000	
Address	39 Plymouth Street		Total Loan Amount	.t \$ 190,000	
	Farrfield, NJ 07004		Interest Rate	7 250%	
Applicant(s)	Harvey Polonsky		Points	%000 0	
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The information loss The fees severy item lists the HUD-1 or FIA settlement:	elow refl timates - : bers lister dement st	of the charge es may be mor estimates gen ch you will be I cost of ttems	is which you are like or less. Your tran etally coinespond to receiving after you! paid at settlement.	ly to mour at the settlem sacton may not my olve the numbered lines con have applied The HUD.	a fee for taned in -1 or HUD-
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802 Discount @ 0 000%	(a) 0 000%	*********		ance mpounds 75)) •
803 Apprasal Fee	ъ Б	\$275	1004 Property Ta	Property Tax Impounds	\$1,425
804 Credit Report Fee	port Fee		(c) \$4 %) 1006 Flood Insurance	(3 months @ \$4475) Flood Insurance Impounds	\$0
805 Lender's	805 Lender's Inspection ree 806 Morteage Institance Application Fee	Q G		, 6	
807 Assumption Fee	on Fee	. 0\$	SUBTOTAL	ı	\$1,575
808 Tax Service Contract	ice Contract	**************************************	TTLESETTLE	TITLE/SETTLEMENT CHARGES	223
809 Underwri	809 Underwriting Review Fee	***************************************	1101 Settlement	Settlement or Closing Fee	\$450
810 Administrative Fee	ative ree	~~~~	1105 Documental	Documentation Preparation	0\$
812 Commitment Fee	01 Fre	\$272			0\$
813 Wordsham	012 Collinations FGC 913 Worsh area Foo / Interest Defferential			Đ.	₽
814 Vield com	013 Wellinds Fee Interest Differential 814 Vieldourd Drew 1 25/05 \$2 375			Title Insurance Premum	\$865
915 Came Dol Deam	1. FIEIII. 1 23070 44,372			at Fee	0\$
916 Ogginotto	010 Serv Net. Frem. 70 4		1112 Title Searches	les	\$175
817 FHA Upf	on Congmandon Due Librari 817 FHA Upfront MIP / VA Funding Fee	Q Q	SUBTOTAL	ᆡ	\$1,490
818 Flood Certafication	Tification	\$23	SOVEPANTE	COVERMENT PHOOFER AND	
819 Overnight Mad Fee	t Mad Fee		RANSFER FEE	TRANSFER FEES	

FIG. 19

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	Payment Information	
	© Description: Appraisal Fee Amount: \$450.00	
	C Description: Gredit Mortgage Approval Amount: \$39.00	
4****	1. First Name: Maximilian	
<u> </u>	2. Last Name: Ellen	
7	3. Address: 1 Main St.	
	4. City:	,
(5. State: New Jersey	
2000	6. Zip: 07004	, ,
	7. Payment Method:	- <u>.</u>
	© Credit Card: (American Express, Discover, Master Card, Visa) Card #: 4430 5200 7525 5555	· · · · · · · · · · · · · · · · · · ·
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	General AGENTS SITE
	PLEASE TAKE NOTE OF YOUR USER ID (D-378) It can be used to return to your application at any time.
	UNIFORM RESIDENTIAL COAN APPLICATION FORM. This application is designed to be completed by the applicant(s). There are six parts to this application. Co-Borrower information must also be provided (and the appropriate box selected below) when:
	F the income or assets of a person other than the "Borrower" (including the Borrowers spouse) will be used as a basis for loan qualification or
	The income or assets of the Borrowers spouse will not be used as a basis for loan qualification, but his or her liabilities must be considered because the Borrower resides in a community property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan. Your email address: HPOLO@MINDSPRING.NET
21	If you know your Loan Officer's name please enter it here, to expedite the processing of your loan application CHRIS REMETZ
2100	Mortgage Applied For: C Conventional C FHA C VA C FmHA C Other(Explain)
	Loan Amount: Interest Rate: No. of Months: 360 360 360
	Amortization Type: Fixed Rate You have now completed the first part of the loan application. After you submit this part, you will be presented with part 2. Click on the Next Section Button Below.
	Next Section Click here to continue
	Copyright 1998, Rights to the HTML source are retained by CONTOUT SORWARE, INC Copying any portions hereof without permission is prohibited, and subject to damages and fines

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